

FY 2019 Income Limit Area	Median Family Income Explanation	FY 2019 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Bremerton-Silverdale, WA MSA	\$85,500	Very Low (50%) Income Limits (\$) Explanation	29,950	34,200	38,500	42,750	46,200	49,600	53,050	56,450
		Extremely Low Income Limits (\$) * Explanation	18,000	20,550	23,100	25,750	30,170	34,590	39,010	43,430
		Low (80%) Income Limits (\$) Explanation	47,900	54,750	61,600	68,400	73,900	79,350	84,850	90,300

Median Family Income Calculation Methodology

Estimates of median family income for metropolitan and non-metropolitan areas are developed as follows:

1. A special tabulation of Median Family Income (MFI) estimates from the 2012-2016 5-year ACS was prepared by the U.S. Census Bureau and used by HUD as the basis for calculating HUD's FY2019 MFIs. Estimates of MFI from this tabulation are used if they are determined to be statistically reliable. For FY2019, the test for reliability is whether the margin of error for the estimate is less than 50% of the estimate itself and whether the ACS estimate is based on at least 100 survey cases.

Note: HUD began using the count indicator in assessing statistical reliability beginning with the FY 2019 Fair Market Rent estimates. HUD does not receive the exact number of survey cases in this special tabulation, but rather a categorical variable known as the count indicator, indicating a range of cases. An estimate based on at least 100 cases corresponds to a count indicator of 4 or higher.

If an area does not have a reliable 2012-2016 5-year estimate, HUD checks whether the area has had minimally reliable estimates in any of the past 3 years (a minimally reliable estimate is an estimate where the margin of error for the estimate is less than 50% of the estimate itself). If so, the FY2019 MFI is the average of the inflated ACS estimates. In order to use as much local data as possible, HUD averages the minimally reliable estimates from the last three 5-year ACS estimates.

If an area has not had a minimally reliable estimate in the past 3 years, the estimate from the next larger encompassing geography is used. For example, sub-areas of metropolitan areas would be assigned the MFI estimate of the entire metropolitan area and for non-metropolitan counties, the estimate from all non-metropolitan portions of the State (state non-metropolitan).

2. If there is a statistically reliable 2016 1-year ACS estimate of median family income available, HUD replaces the 5-year data with the 1-year data. For FY2019, the special tabulation of 2016 1-year ACS MFI estimates provided to HUD by the U.S. Census Bureau for the **Bremerton-Silverdale, WA MSA** was statistically reliable.
3. Once the appropriate 2016 ACS data has been selected, an inflation factor based on the CBO projection of the national CPI for FY2019 is calculated to inflate the estimate from 2016 to April, 2019 (or mid FY2019). **Note:** The CPI projection used in this calculation is from the CBO's January 2017 release of its [10-Year Economic Projections](#).

MFI Step by Step Calculation

1. The following are the 2016 American Community Survey 5-year median income estimate, margin of error, and sample size category for **Bremerton-Silverdale, WA MSA**:

Area	ACS ₂₀₁₆ 5-Year Median Income	ACS ₂₀₁₆ 5-Year Margin of Error	Ratio	Sample Size Category	Result
Bremerton-Silverdale, WA MSA	\$77,893	\$1,966	$\frac{\$1,966}{\$77,893} = 0.025$	6	0.025 \geq .5 and 6.0 \geq 4 Reliable Estimate

2. Since there is a 1-year 2016 ACS estimate available, the margin of error of the estimate and the sample size category are checked for reliability:

Area	ACS ₂₀₁₆ 1-Year Median Income	ACS ₂₀₁₆ 1-Year Margin of Error	Ratio	Sample Size Category	Result
Bremerton-Silverdale, WA MSA	\$80,412	\$3,755	$\frac{\$3,755}{\$80,412} = 0.047$	6	0.047 \leq .5 and 6.0 \geq 4 Use ACS₂₀₁₆ 1- Year Median Income

3. The calculation of the CPI Inflation Factor is as follows:

Area	FY2019 <u>CPI</u>	2016 Annual <u>CPI</u>	<u>CPI Inflation Factor</u>
Bremerton-Silverdale, WA MSA	255.1	240.007	$(255.1 / 240.007) = 1.06289$

4. The FY 2019 median family income is estimated as follows:

Area	ACS ₂₀₁₆ 1-Year Estimate	<u>CPI Inflation Factor</u>	FY 2019 Area MFI Estimate
Bremerton-Silverdale, WA MSA	\$80,412	1.06289	$(\$80,412 * 1.06289) = \$85,469$

5. In keeping with HUD policy, the median family income estimate is rounded to the nearest \$100:

Area	Unrounded FY 2019 MFI Estimate	Rounded FY 2019 MFI Estimate
Bremerton-Silverdale, WA MSA	\$85,469	\$85,500

NOTE: Due to differences in the computing platforms used to generate the official FY 2019 MFI estimates, and this web system, the calculated value shown may differ slightly from the official published value because of rounding.